

Attorney or Party Name, Address, Telephone & FAX Numbers, State Bar Number & Email Address JOSELINA MEDRANO, SBN 165951 Law Offices of Gregory C. Ashcraft, APC dba: The Ashcraft Firm 29970 Technology Drive, Suite 217 Murrieta, CA 92563 Tel. 951-304-3431 Fax 951-304-0941 firm@ashcraftfirm.com <input type="checkbox"/> Debtor appearing without attorney <input checked="" type="checkbox"/> Attorney for Debtor		FOR COURT USE ONLY	
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - RIVERSIDE DIVISION [
In re: LOUIS N. SAPANARO SANDRA K. SAPANARO, Debtor(s).		CASE NUMBER: 6:21-bk-14369-MH CHAPTER: 7	
		DEBTOR'S NOTICE OF MOTION AND MOTION TO AVOID LIEN UNDER 11 U.S.C. § 522(f) (REAL PROPERTY)	
		[No hearing required unless requested under LBR 9013-1(o)]	
Creditor Name: FIRST NATIONAL BANK OF OMAHA			

TO THE CREDITOR, ATTORNEY FOR CREDITOR AND OTHER INTERESTED PARTIES:

1. **NOTICE IS HEREBY GIVEN** that Debtor moves this court for an order, pursuant to LBR 9013-1(o) upon notice of opportunity to request a hearing (*i.e.*, without a hearing unless requested), avoiding a lien on the grounds set forth below.
2. **Deadline for Opposition Papers:**
Pursuant to LBR 9013-1(o), any party opposing the motion may file and serve a written opposition and request a hearing on this motion. If you fail to file a written response within 14 days of the date of service of this notice of motion and motion, plus an additional 3 days unless this notice of motion and motion was served by personal delivery or posting as described in Federal Rules of Civil Procedure 5(b)(2)(A)-(B), the court may treat such failure as a waiver of your right to oppose this motion and may grant the requested relief.

"Bankruptcy Code" and "11 U.S.C." refer to the United States Bankruptcy Code, Title 11 of the United States Code. "FRBP" refers to the Federal Rules of Bankruptcy Procedure. "LBR" and "LBRs" refer to the Local Bankruptcy Rule(s) of this court.

This form is optional. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

3. Type of Case:

- a. ☒ A voluntary petition under Chapter ☒ 7 ☐ 11 ☐ 12 ☐ 13 was filed on: 08/13/2021
- b. ☐ An involuntary petition under Chapter ☐ 7 ☐ 11 was filed on: _____
- ☐ An order of relief under Chapter ☐ 7 ☐ 11 was entered on: _____
- c. ☐ An order of conversion to Chapter ☐ 7 ☐ 11 ☐ 12 ☐ 13 was entered on: _____
- d. ☐ Other: _____

4. Procedural Status:

- a. ☒ Name of Trustee appointed (if any): KARL T. ANDERSON
- b. ☐ Name of Attorney for Trustee (if any): _____

5. Debtor claims an exemption in the subject real property under:

- a. ☒ California Code of Civil Procedure § 704.730 (Homestead): Exemption amount claimed on schedules: \$ 487,000.00
- b. ☐ California Code of Civil Procedure § _____ Exemption amount claimed on schedules: \$ _____
- c. ☐ Other statute (specify): _____

6. Debtor's entitlement to an exemption is impaired by a judicial lien, the details of the lien are as follows:

- a. Date of entry of judgment (specify): 08/05/2010
- b. Case name (specify): FIRST NATIONAL BANK OF OMAHA v. LOUIS SAPANARO
- c. Name of court: Superior Court of California- Riverside
- d. Docket number (specify): HEC032969
- e. Date (specify): 04/05/2021 and place (specify) Riverside County Recorder
of recordation of lien
- f. Recorder's instrument number (specify): 2021-0212097

7. The property claimed to be exempt is as follows:

- a. Street address, city, county and state, where located, (specify):
43257 Babcock Avenue, Hemet, CA 92544
- b. Legal description (specify): See attached Exhibit A.
- ☒ See attached page

8. Debtor acquired the property claimed as exempt on the following date (specify): 05/16/2019

9. Debtor alleges that the fair market value of the property claimed exempt is: \$ 380,000.00

10. The subject property is encumbered with the following liens (list mortgages and other liens in order of priority and place an "X" as to the lien to be avoided by this motion):

Name of Lienholder	"X"	Date Lien Recorded	Original Lien Amount	Current Lien Amount	Date of Current Lien
Caliber Home Loans	<input type="checkbox"/>	05/16/2019	\$ 354,358.00	\$ 342,102.03	05/16/2019
First National Bank of Omaha	<input checked="" type="checkbox"/>	09/09/2010	\$ 20,219.87	\$ 40,528.77	04/05/2021
	<input type="checkbox"/>		\$	\$	
	<input type="checkbox"/>		\$	\$	

This form is optional. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

11. Debtor attaches copies of the following documents in support of the motion (as appropriate):

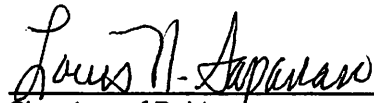
- a. ☒ Schedule C to bankruptcy petition listing all exemptions claimed by Debtor
- b. ☒ Appraisal of the property
- c. ☒ Documents showing current balance due as to the liens specified in paragraph 11 above
- d. ☒ Recorded Abstract of Judgment
- e. ☐ Recorded Declaration of Homestead (Homestead Exemption)
- f. ☒ Declaration(s)
- g. ☒ Other (*specify*):
Grant Deed with Legal Description of Property; Judgment; Application for and Renewal of Judgment;
Notice of Renewal of Judgment; Recorded Renewed Abstract of Judgment

12. Total number of attached pages of supporting documentation: 45

13. Debtor declares under penalty of perjury under the laws of the United States of America that the foregoing is true and correct [28 U.S.C. § 1746(1) and (2)].

WHEREFORE, Debtor requests that this court issue an order avoiding Creditor's lien in the form of the **Attachment** to this motion.

Executed on (date): 08/17/21




Signature of Debtor

Louis N. Sapanaro

Printed name of Debtor

Date: 8/17/2021



Signature of Attorney for Debtor

Joselina Medrano

Printed name of Attorney for Debtor

**ATTACHMENT TO MOTION/ORDER
(11 U.S.C. § 522(f): AVOIDANCE OF REAL PROPERTY JUDICIAL LIENS)**

This court makes the following findings of fact and conclusions of law:

1. **Creditor Lienholder/Servicer:** FIRST NATIONAL BANK OF OMAHA

2. **Subject Lien:** Date and place of recordation of lien (*specify*): _____
9/9/2010, Renewed 4/5/2021; Riverside County Recorder

Recorder's instrument number or document recording number: 2021-0212097

3. **Collateral:** Street address, city, county and state, where located, legal description and/or map/book/page number, including county of recording:
43257 Babcock Avenue, Hemet, CA 92544-1706

☐ See attached page.

4. **Secured Claim Amount**

a. Value of Collateral: \$ 380,000.00

b. Amounts of Senior Liens (reducing equity in the property to which the subject lien can attach):

(1) First lien: (\$ 342,102.03)

(2) Second lien: (\$ _____)

(3) Third lien: (\$ _____)

(4) Additional senior liens (*attach list*): (\$ _____)

c. Amount of Debtor's exemption(s): (\$ 487,000.00)

d. Subtotal: (\$ 829,102.03)

e. Secured Claim Amount (negative results should be listed as -\$0-): \$ 0.00

Unless otherwise ordered, any allowed claim in excess of this Secured Claim Amount is to be treated as a nonpriority unsecured claim and is to be paid pro rata with all other nonpriority unsecured claims (in Chapter 13 cases, Class 5A of the Plan).

5. **Lien avoidance:** Debtor's request to avoid the Subject Lien is granted as follows. The fixing of the Subject Lien impairs an exemption to which Debtor would otherwise be entitled under 11 U.S.C. § 522(b). The Subject Lien is not a judicial lien that secures a debt of a kind that is specified in 11 U.S.C. § 523(a)(5) (domestic support obligations). The Subject Lien is void and unenforceable except to the extent of the Secured Claim Amount, if any, listed in paragraph 4.e. above.

☐ See attached page(s) for more liens/provisions.

DECLARATION OF DEBTORS

Joselina Medrano, SBN 165951
LAW OFFICES OF GREGORY ASHCRAFT, APC
dba: The Ashcraft Firm
29970 Technology Drive, Suite 217
Murrieta, CA 92563
Tel. 951-304-3431
Fax 951-304-0941
Email: firm@ashcraftfirm.com

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
RIVERSIDE DIVISION**

In re) Chapter 7
LOUIS N. SAPANARO) Case No.: 6:21-bk-14369-MH
) DECLARATION IN SUPPORT OF
SANDRA K. SAPANARO,) MOTION TO AVOID JUDICIAL LIEN
) OF FIRST NATIONAL BANK OF
) OMAHA UNDER 11 USC §522(f)
Debtor(s).)

We, Louis N. Sapanaro and Sandra K. Sapanaro, declare that we are the debtors in the within Chapter 7 bankruptcy. We are competent to testify, have personal knowledge of the facts set forth below and, if called upon to testify, we could and would testify as follows:

1. We filed Chapter 7 bankruptcy, case number 6:21-BK-14369-MH, on August 13, 2021.
2. Creditor, First National Bank of Omaha recorded a judicial lien in Riverside County on September 9, 2010, which was renewed and recorded on April 5, 2021.
3. We became aware of the lien when we recently tried to refinance our mortgage.
4. The lien of Creditor, First Bank of Omaha, can affect our residence located at 43257 Babcock Avenue, Hemet, CA 92544 because it interferes with an exemption to our residence to which we are entitled; therefore, we wish to avoid the lien to the extent it interferes with such exemption.

5. Exhibit A is a copy of the Grant Deed which sets forth the legal description of our residence, to which the lien we seek to avoid is attached.
6. Exhibit B is a true and correct copy of Schedule C from our Chapter 7 bankruptcy.
7. Exhibit C is a true and correct copy of an appraisal of the value of our residence as of July 29, 2021. The appraisal was prepared by Babken Azizyan with 1 Day Appraisals, a certified Residential Real Estate Appraiser, License number AL-039186.
8. Exhibit D is a true and correct copy of the Judgment in favor of First National Bank of Omaha, entered August 5, 2010.
9. Exhibit E is a true and correct copy of the Abstract of Judgment in favor of First National Bank of Omaha, recorded in Riverside County on September 9, 2010.
10. Exhibit F is a true and correct copy of the Application for and Renewal of Judgment in favor of First National Bank of Omaha, entered on July 27, 2020.
11. Exhibit G is a true and correct copy of the renewed Abstract of Judgment in favor of First National Bank of Omaha, recorded in Riverside County on April 5, 2021.
12. Exhibit H is a true and correct copy of our current mortgage statement, showing a balance of \$342,102.03 on our mortgage loan, serviced by Caliber Home Loans, Inc.

We declare the above to be true and correct under penalty of perjury.

Dated: 8/17/21


LOUIS N. SAPANARO, Debtor

Dated: 8/17/21


SANDRA K. SAPANARO, Debtor

EXHIBIT A

DOC # 2019-0172304

05/16/2019 03:42 PM Fees: \$17.00

Page 1 of 2

Recorded in Official Records

County of Riverside

Peter Aldana

Assessor-County Clerk-Recorder

PLEASE COMPLETE THIS INFORMATION
RECORDING REQUESTED BY:

Chicago Title Company

AND WHEN RECORDED MAIL TO:
AND MAIL TAX STATEMENTS TO:

SANDRA SAPANARO
43257 BABCOCK AVE
HEMET CA 92544
7101903125-cb

**This document was electronically submitted
to the County of Riverside for recording**
Receipted by: MARY #420

Space above this line for recorder's use only

GRANT DEED

Title of Document

TRA: 071-024

DTT: 381.70

Exemption reason declared pursuant to Government Code 27388.1



This document is a transfer that is subject to the imposition of documentary transfer tax.



This is a document recorded in connection with a transfer that is subject to the imposition of documentary transfer tax.

Document reference: _____



This document is a transfer of real property that is a residential dwelling to an owner-occupier.



This is a document recorded in connection with a transfer of real property that is a residential dwelling to an owner-occupier.

Document reference: _____

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION
(\$3.00 Additional Recording Fee Applies)

RECORDING REQUESTED BY:
CHICAGO TITLE COMPANY

WHEN RECORDED MAIL DOCUMENT AND TAX
STATEMENT TO:

SANDRA SAPANARO
43257 BABCOCK AVE.
Hemet, CA 92544

APN: 551-331-008-8
TITLE ORDER NO.: 7101903125
ESCROW NO.: 8209-GM

THIS SPACE FOR RECORDER'S USE ONLY

GRANT DEED

The undersigned Grantor(s) declare(s) that the **DOCUMENTARY TRANSFER TAX IS: \$ 381.70 County**
XX computed on the full value of the interest of property conveyed, or
___ computed on the full value less the value of liens or encumbrances remaining thereon at the time of sale.
___ OR transfer is EXEMPT from tax for the following reason:

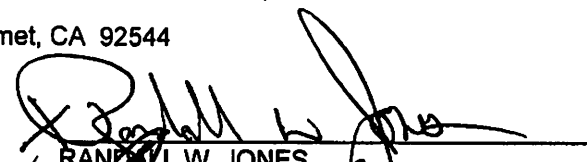
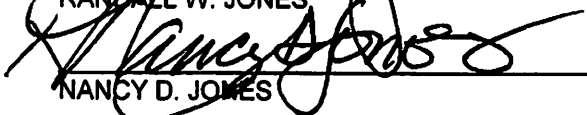
FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, RANDALL W. JONES and NANCY D. JONES, HUSBAND AND WIFE, AS JOINT TENANTS

HEREBY GRANT(S) to SANDRA SAPANARO and LOUIS SAPANARO, WIFE AND HUSBAND AS JOINT TENANTS

All that real property situated in the Unincorporated area of Hemet, County of Riverside, State of California, described as:
LOT 64 OF TRACT 13197-1, IN THE COUNTY OF RIVERSIDE, STATE OF CALIFORNIA, AS SHOWN BY MAP ON
FILE IN BOOK 109, PAGES 70 THROUGH 73, INCLUSIVE, OF MAPS, RECORDS OF RIVERSIDE COUNTY,
CALIFORNIA AND AMENDED BY CERTIFICATE OF CORRECTION RECORDED DECEMBER 8, 1981 AS
INSTRUMENT NO. 227387 AND JULY 29, 1981 AS INSTRUMENT NO. 143723, BOTH OF OFFICIAL RECORDS.

Commonly Known As: 43257 BABCOCK AVENUE, Hemet, CA 92544

April 26, 2019


RANDALL W. JONES

NANCY D. JONES

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy or validity of that document

STATE OF CALIFORNIA
COUNTY OF

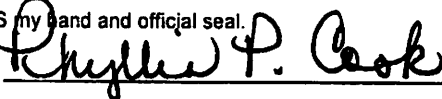
On 5/7/19 before me, Phyllis P. Cook, a Notary Public
personally appeared Randall W. Jones and Nancy D. Jones

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature



(SEAL)

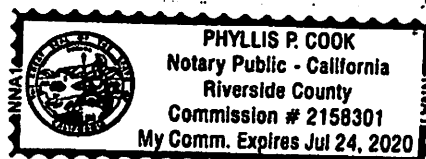


EXHIBIT B

Fill in this information to identify your case:

Debtor 1	Louis N. Sapanaro		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Sandra K. Sapanaro		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA		
Case number (if known)	6:21-bk-14369-MH		

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
43257 Babcock Ave. Hemet, CA 92544 Riverside County Line from <i>Schedule A/B</i> : 1.1	\$380,000.00	<input checked="" type="checkbox"/> \$487,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.730
2010 Hyundai Elantra 109,000 miles Line from <i>Schedule A/B</i> : 3.1	\$4,423.00	<input checked="" type="checkbox"/> \$1,287.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010
Household goods and furnishings. Line from <i>Schedule A/B</i> : 6.1	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
1 tablet; 1 laptop; 4 cellphones; 3 TVs; 1 printer; 2 Echo Dots. Line from <i>Schedule A/B</i> : 7.1	\$700.00	<input checked="" type="checkbox"/> \$700.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Clothes. Line from <i>Schedule A/B</i> : 11.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020

Debtor 1 **Louis N. Sapanaro**
Debtor 2 **Sandra K. Sapanaro**

Case number (if known) **6:21-bk-14369-MH**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
Miscellaneous jewelry. Line from <i>Schedule A/B</i> : 12.1	<u>\$150.00</u>	<input checked="" type="checkbox"/> <u>\$150.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.040
Bank of America- checking account. Line from <i>Schedule A/B</i> : 17.1	<u>\$3,396.00</u>	<input checked="" type="checkbox"/> <u>\$3,396.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.070
Navy Federal Credit Union- Wife's checking and savings accounts Line from <i>Schedule A/B</i> : 17.2	<u>\$34.00</u>	<input checked="" type="checkbox"/> <u>\$34.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.225

3. **Are you claiming a homestead exemption of more than \$170,350?**
(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☐ No
- ☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☒ No
- ☐ Yes

EXHIBIT C

1 Day Home Appraisals
323-707-8188

6051970
File No. Babcock

APPRAISAL OF



LOCATED AT:

43257 Babcock Ave
Hemet, CA 92544

CLIENT:

Sandra & Louis Sapanaro
43257 Babcock Ave
Hemet, CA 92544

AS OF:

July 29, 2021

BY:

Babken Azizyan
1 Day Home Appraisal

1 Day Home Appraisals
323-707-8188

6051970
File No. Babcock

July 29, 2021

Sandra & Louis Sapanaro
43257 Babcock Ave
Hemet, CA 92544

File Number: Babcock

In accordance with your request, I have appraised the real property at:

43257 Babcock Ave
Hemet, CA 92544

The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved.
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the defined value of the property as of July 29, 2021 is:

\$380,000
Three Hundred Eighty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,
final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.



Babken Azizyan
1 Day Home Appraisal

323-707-8188

Summary
Residential Appraisal Report6051970
File No. Babcock

PURPOSE	The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.			
	Client Name/Intended User Sandra & Louis Sapanaro		E-mail N/A	
	Client Address 43257 Babcock Ave		City Hemet	State CA Zip 92544
	Additional Intended User(s) N/A			
SUBJECT	Intended Use Bankruptcy			
	Property Address 43257 Babcock Ave		City Hemet	State CA Zip 92544
	Owner of Public Record Sandra & Louis Sapanaro		County Riverside	
	Legal Description LOT 94 MB 109/070 TR 13197-1			
SALES HISTORY	Assessor's Parcel # 551-331-008		Tax Year 2020	R.E. Taxes \$ 3,987.14
	Neighborhood Name N/A		Map Reference N/A	Census Tract 437.02 / 1
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)			
	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.			
	Prior Sale/Transfer: Date N/A Price N/A Source(s) Realtor			
	Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) According to Public Records, MLS, National Data Information, and conversation with owner, to the best of my knowledge the property has not been sold in the last three years. Comparables have not transferred within the last 12 months.			
	Offerings, options and contracts as of the effective date of the appraisal N/A			
NEIGHBORHOOD	Neighborhood Characteristics			
	One-Unit Housing Trends			
	One-Unit Housing			
	Present Land Use %			
	Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural			
	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining			
	Bull-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%			
	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply			
	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow			
	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths			
Neighborhood Boundaries The subject neighborhood's boundaries are as follows: NORTH by Cedar Ave, SOUTH by Stetson Ave, EAST by Fairview Ave, and WEST by Park Ave.				
Neighborhood Description The subject is located in the city of Hemet within the county of Riverside, California. The subject is located in an area made up of mostly SFR's reflecting average quality and condition. The area is located proximate to major support services, employment centers, schools, and transportation ways. No adverse factors noted at this time.				
Market Conditions (including support for the above conclusions) See Attached Addendum				
SITE	Dimensions Rectangular Area 7841 Shape Rectangle View Residential			
	Specific Zoning Classification R1 Zoning Description Single Family Residence Legal			
	Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)			
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.			
	Utilities Public Other (describe)			
	Public Other (describe)			
	Off-site Improvements—Type Public Private			
	Electricity <input checked="" type="checkbox"/> <input type="checkbox"/> Water <input checked="" type="checkbox"/> <input type="checkbox"/> Street Asphalt <input checked="" type="checkbox"/> <input type="checkbox"/>			
	Gas <input checked="" type="checkbox"/> <input type="checkbox"/> Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/> Alley None <input type="checkbox"/> <input type="checkbox"/>			
	Site Comments N/A			
IMPROVEMENTS	GENERAL DESCRIPTION			
	FOUNDATION			
	EXTERIOR DESCRIPTION materials			
	INTERIOR materials			
	Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One w/Acc. unit <input type="checkbox"/>			
	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space			
	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement			
	# of Stories One			
	Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit			
	Basement Area 0.0000 sq. ft.			
Basement Finish None %				
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.				
<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump				
Window Type Alum. Slider				
Storm Sash/Insulated Yes				
Screens Yes				
Amenities <input type="checkbox"/> WoodStove(s) #				
Driveway Surface				
Attic <input type="checkbox"/> None <input type="checkbox"/> Heating <input type="checkbox"/> FWA <input type="checkbox"/> HW <input type="checkbox"/> Radiant				
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs				
<input checked="" type="checkbox"/> Other Central Fuel N. Gas <input checked="" type="checkbox"/> Fireplace(s) # 1 <input checked="" type="checkbox"/> Fence				
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle				
Cooling <input checked="" type="checkbox"/> Central Air Conditioning <input type="checkbox"/> Patio/Deck <input checked="" type="checkbox"/> Porch Covered				
<input type="checkbox"/> Finished <input type="checkbox"/> Heated <input type="checkbox"/> Individual <input type="checkbox"/> Other				
<input type="checkbox"/> Pool <input type="checkbox"/> Other				
<input checked="" type="checkbox"/> Alt. <input type="checkbox"/> Del. <input type="checkbox"/> Built-In				
Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other (describe) Fan/Hood				
Finished area above grade contains: 8 Rooms 4 Bedrooms 3 Bath(s) 2,382 Square Feet of Gross Living Area Above Grade				
Additional Features N/A				
Comments on the Improvements The overall property condition appears average/dated. Physical depreciation was determined by the age-life method. Neither interior nor exterior were in need of repairs and no functional inadequacies were noted. No deferred maintenance needed at time of inspection.				

Summary
Residential Appraisal Report6051970
File No. Babcock

FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3				
43257 Babcock Ave Address Hemet		43197 Babcock Ave Hemet	43112 Sampson Ct Hemet	410 Sutor Ct Hemet				
Proximity to Subject		0.05 miles NW	0.18 miles NW	0.41 miles NW				
Sale Price	\$ N/A	\$ 400,000	\$ 368,000	\$ 380,000				
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 168.56 sq. ft.	\$ 160.63 sq. ft.	\$ 130.09 sq. ft.				
Data Source(s)		MLS	MLS	MLS				
Verification Source(s)		Realist	Realist	Realist				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION				
Sale or Financing	NA	Conv/Financing	Conv/Financing	Conv/Financing				
Concessions		None Noted	None Noted	None Noted				
Date of Sale/Time	NA	03-18-2021	04-05-2021	05-14-2021				
Location	Residential	Residential	Residential	Residential				
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple				
Site	7841	8276	8712	7405				
View	Residential	Residential	Residential	Residential				
Design (Style)	Conventional	Conventional	Conventional	Conventional				
Quality of Construction	Average	Average	Average	Average				
Actual Age	41+/- Years	1980-41 Years	1981-40 Years	2001-20 Years				
Condition	Average/Dated	Average	Average/Dated	Dated				
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths				
Room Count	8 4 3	8 4 2	7 4 2	8 4 3				
Gross Living Area 50.00	2,382 sq. ft.	2,373 sq. ft.	2,291 sq. ft.	2,921 sq. ft.				
Basement & Finished	None	None	None	None				
Rooms Below Grade	None	None	None	None				
Functional Utility	Highest/Best Use	Highest/Best Use	Highest/Best Use	Highest/Best Use				
Heating/Cooling	Central C/Air	Central	Central	Central				
Energy Efficient Items	None	None Noted	None Noted	None Noted				
Garage/Carport	2 Car Garage	2 Car Garage	2 Car Garage	3 Car Garage				
Porch/Patio/Deck	Porch	Porch	Porch	Porch				
Fireplace	1 F/P	1 F/P	1 F/P	1 F/P				
Fence	Fence	Fence	Fence	Fence, Pool				
Net Adjustment (Total)		\$ 9,935	\$ 13,679	\$ 16,514				
Adjusted Sale Price of Comparables		\$ 390,065	\$ 381,679	\$ 363,486				
Summary of Sales Comparison Approach	See Attached Addendum							
COST APPROACH TO VALUE								
Site Value Comments Land value percentage to market value is typical for the area and based on the abstraction method due to the lack of recent land sales.								
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW								
Source of cost data Marshall & Swift	Opinion of Site Value							
Quality rating from cost service Effective date of cost data	Dwelling 2,382 Sq. Ft. @ \$ 100.00 = \$ 238,200							
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Improvements 15,000							
Physical Depreciation is based on the Marshall and Swift	Garage/Carport 400 Sq. Ft. @ \$ 40.00 = \$ 16,000							
Depreciation tables. Based on a life of 70 years and an effective age of 20 years, a remaining economic life of 50 years is estimated.	Total Estimate of Cost-Now = \$ 269,200							
	Less 50 Physical Functional External							
	Depreciation \$107,680 = \$ (107,680)							
	Depreciated Cost of Improvements = \$ 161,520							
The cost approach is not required for this type of appraisal.	*As-is* Value of Site Improvements = \$ 7,500							
	INDICATED VALUE BY COST APPROACH = \$ 384,000							
INCOME APPROACH TO VALUE								
Estimated Monthly Market Rent \$ NA X Gross Rent Multiplier = \$ 0	Indicated Value by Income Approach							
Summary of Income Approach (including support for market rent and GRM)	The income approach is excluded, as the area is primarily owner occupied.							
Indicated Value by: Sales Comparison Approach \$380,000	Cost Approach (if developed) \$ N/A	Income Approach (if developed) \$ N/A						
This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,								
<input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed <input type="checkbox"/> subject to the following:								
Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report is \$ 380,000 as of July 29, 2021, which is the effective date of this appraisal.								

Summary
Residential Appraisal Report

6051970
File No. Babcock

FEATURE		SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
43257 Babcock Ave			43431 Alto Dr					
Address Hemet			Hemet					
Proximity to Subject			0.70 miles SE		0.75 MI SE		0.78 MI E	
Sale Price		\$ N/A	\$ 380,000		\$ 0		\$ 0	
Sale Price/Gross Liv. Area		\$ 0.00 sq. ft.	\$ 173.52 sq. ft.		\$ 0.00 sq. ft.		\$ 0.00 sq. ft.	
Data Source(s)			MLS		MLS		MLS	
Verification Source(s)			Realist		Realist		Realist	
VALUE ADJUSTMENTS		DESCRIPTION	DESCRIPTION	(+) \$ Adjustment	DESCRIPTION	(+) \$ Adjustment	DESCRIPTION	(+) \$ Adjustment
Sale or Financing		NA	Conv/Financing		Conv/Financing		Conv/Financing	
Concessions			None Noted		None Noted		None Noted	
Date of Sale/Time		NA	04-08-2021		2020		2020	
Location		Residential	Residential		Residential		Residential	
Leasehold/Fee Simple		Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site		7841	8276	-435				
View		Residential	Residential		Residential		Residential	
Design (Style)		Conventional	Conventional		Conventional		Conventional	
Quality of Construction		Average	Average		Average		Average	
Actual Age		41+/- Years	1988-33 Years		19- Years		19- Years	
Condition		Average/Dated	Average/Dated		Average		Average	
Above Grade		Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count		8 4 3	7 4 3					
Gross Living Area 50.00		2,382 sq. ft.	2,190 sq. ft.	9,600	sq. ft.		sq. ft.	
Basement & Finished		None	None		None		None	
Rooms Below Grade		None	None		None		None	
Functional Utility		Highest/Best Use	Highest/Best Use		Highest/Best Use		Highest/Best Use	
Heating/Cooling		Central C/Air	Central		Central		Central	
Energy Efficient Items		None	None		None		None	
Garage/Carport		2 Car Garage	2 Car Garage		2 Car Garage		2 Car Garage	
Porch/Patio/Deck		Porch	Porch		Porch		Porch	
Fireplace		1 F/P	1 F/P		None		None	
		Fence	Fence		Fence		Fence	
Net Adjustment (Total)			(X) - \$ 9,165		(X) - \$ 0		(X) - \$ 0	
Adjusted Sale Price			Net Adj. 2.4%		Net Adj. 0.0%		Net Adj. 0.0%	
of Comparables			Gross Adj. 2.6%	\$ 389,165	Gross Adj. 0.0%	\$ 0	Gross Adj. 0.0%	\$ 0
<p>SALES COMPARISON APPROACH</p> <p>Summary of Sales Comparison Approach The sales utilized within the area were all considered good comparables located within the city of Hemet, CA. Land areas were adjusted at \$1.00 per square foot. Building areas were adjusted at \$50.00 per square foot based upon a depreciated building cost. All of the comparables were given equal weight in determining the subject property's market value. Bathrooms and bedrooms adjusted at \$10,000 per room. Garages adjusted at \$5,000 per door. Fireplaces adjusted at \$2,500. Pool adjusted at \$10,000. Location adjustments based on matched pair analysis and adjusted according to variation in traffic pattern. All comparables were built in a similar time era and using similar building techniques. Condition adjustments are based on appraisers inspection of subject property and information gathered from Realist/MLS on comparable properties. Adjustments will vary in appraisers estimate to equalize/balance comparable sale properties to subject property condition. Short sale and REO comparable are considered typical for this market/area. Appraiser did drive by all comparable sales. Some or all comparable photos may be acquired from MLS. MLS photos are a better representation of the condition and design (style) at date/time of sale of the comparables.</p>								

Residential Appraisal Report

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as "the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.

2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.

3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.

4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.

5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.

6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.

7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.

8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.

10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.

11. The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

Summary
Residential Appraisal Report

6051970
File No. Babcock

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by:


Additional Certifications:

Definition of Value: ☐ Market Value ☐ Other Value: _____
Source of Definition: _____

ADDRESS OF THE PROPERTY APPRAISED:

43257 Babcock Ave
Hemet, CA 92544
EFFECTIVE DATE OF THE APPRAISAL: July 29, 2021
APPRAISED VALUE OF THE SUBJECT PROPERTY \$ 380,000

APPRAISER

Signature: 
Name: Babken Azizyan
State Certification # _____
or License # AL039186
or Other (describe): _____ State #: _____
State: CA
Expiration Date of Certification or License: 06/01/2022
Date of Signature and Report: July 29, 2021
Date of Property Viewing: _____
Degree of property viewing:
☐ Interior and Exterior ☐ Exterior Only ☐ Did not personally view

SUPERVISORY APPRAISER

Signature: _____
Name: _____
State Certification # _____
or License # _____
State: _____
Expiration Date of Certification or License: _____
Date of Signature: _____
Date of Property Viewing: _____
Degree of property viewing:
☐ Interior and Exterior ☐ Exterior Only ☐ Did not personally view

Client: Sandra & Louis Sapanaro		File No.: Babcock
Property Address: 43257 Babcock Ave		Case No.: 6051970
City: Hemet	State: CA	Zip: 92544

Neighborhood Market Conditions
Generally marketing conditions within the neighborhood are Stable, typical financing exists, predominantly consisting of conventional fixed and ARM's. Marketing time is approximately 1-6 months. Marketing analysis of comparative properties indicate that property values are Stable; according to market data properties are selling within about 10% of listing price with some properties selling at or below asking price. Concessions such as seller paying buyer's non recurring closing costs are not uncommon. Supply and demand appear to be in balance. No other adverse market conditions noted.

Comments on Sales Comparison
The sales utilized within the area were all considered good comparables located within the city of Hemet, CA. Land areas were adjusted at \$1.00 per square foot. Building areas were adjusted at \$50.00 per square foot based upon a depreciated building cost. All of the comparables were given equal weight in determining the subject property's market value. Bathrooms and bedrooms adjusted at \$10,000 per room. Garages adjusted at \$5,000 per door. Fireplaces adjusted at \$2,500. Pool adjusted at \$10,000. Location adjustments based on matched pair analysis and adjusted according to variation in traffic pattern. All comparables were built in a similar time era and using similar building techniques. Condition adjustments are based on appraisers inspection of subject property and information gathered from Realist/MLS on comparable properties. Adjustments will vary in appraisers estimate to equalize/balance comparable sale properties to subject property condition. Short sale and REO comparable are considered typical for this market/area. Appraiser did drive by all comparable sales. Some or all comparable photos may be acquired from MLS. MLS photos are a better representation of the condition and design (style) at date/time of sale of the comparables.

Extra Comments
Digital Signature

Comments on the digital signature
Our appraisals are digitally signed. This digital signature requires a security password known only by me, Babken Azizyan. Copies of the digitally signed appraisal may be delivered electronically; however, no changes can be made by anyone other than me, to any portion of the appraisal, once it has been digitally signed. The digital signature used on the appraisal is an accurate representation of my signature.

Thank you,

Babken Azizyan
CA license #AL039186

File No.: Babcock
Case No.: 6051970
Zlp: 92544

GROSS BUILDING AREA (GBA)		GROSS LIVING AREA (GLA)	
Area(s)	Area	% of GLA	% of GBA
Living	2,382	100.00	100.00
Level 1	2,382	100.00	100.00
Level 2	0	0.00	0.00
Level 3	0	0.00	0.00
Other	306	12.85	12.85
GBA			
Basement	0		
Garage	400		

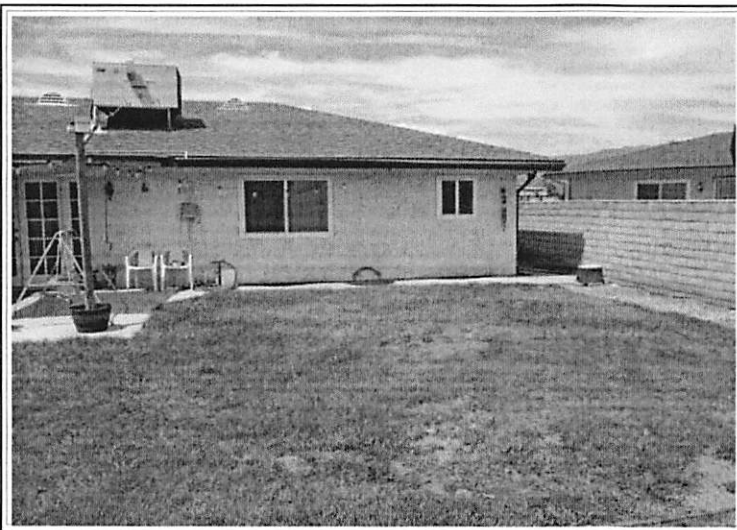
[illegible]

Client: Sandra & Louis Sapanaro	File No.: Babcock
Property Address: 43257 Babcock Ave	Case No.: 6051970
City: Hemet	State: CA Zip: 92544



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: July 29, 2021
Appraised Value: \$ 380,000



**REAR VIEW OF
SUBJECT PROPERTY**

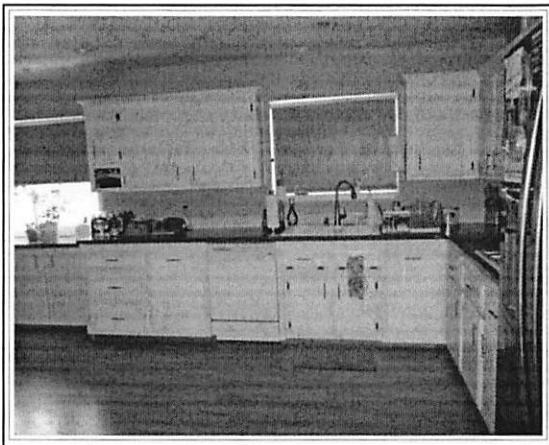


STREET SCENE

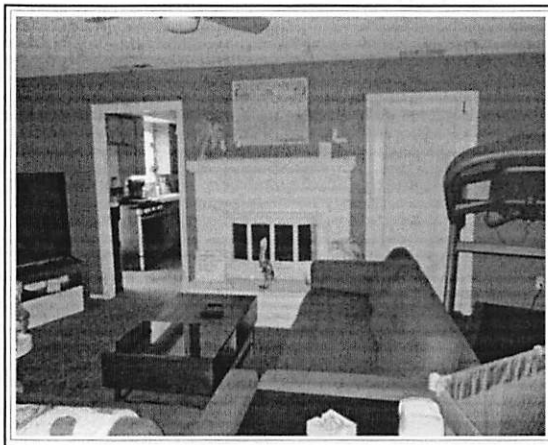
Client: Sandra & Louis Sapanaro
Property Address: 43257 Babcock Ave
City: Hemet

File No.: Babcock
Case No.: 6051970
Zip: 92544

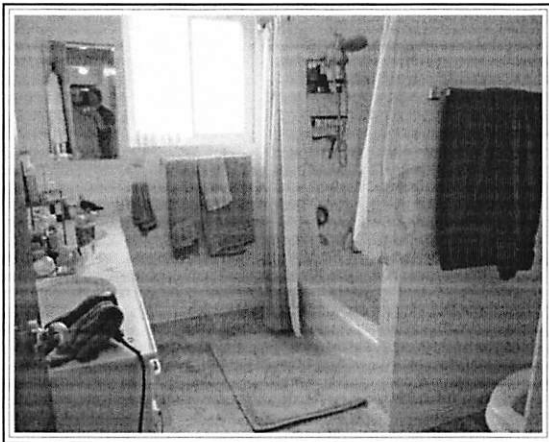
State: CA



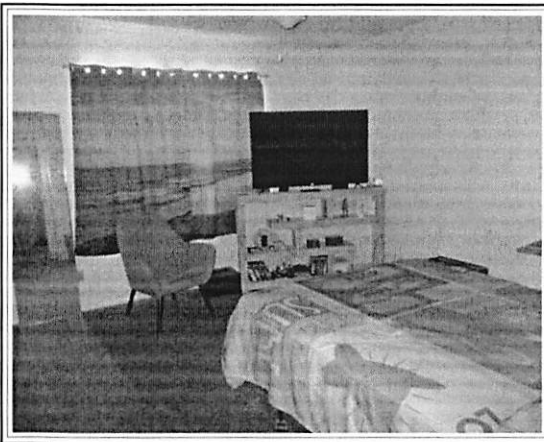
Kitchen



Living Room

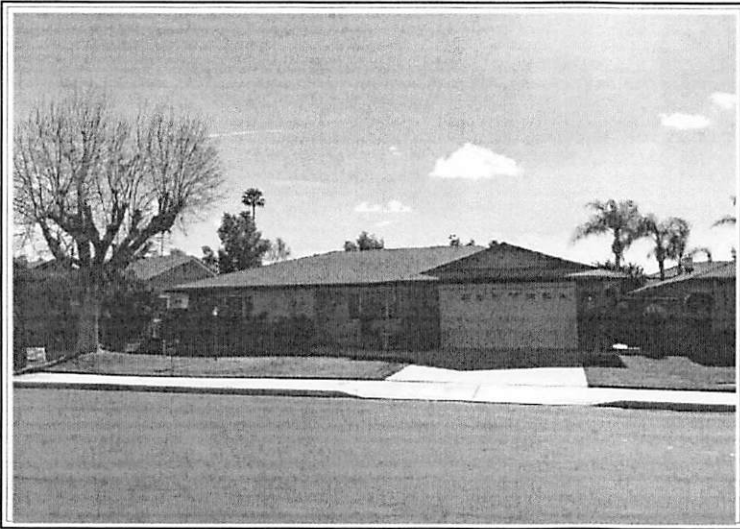


Bathroom



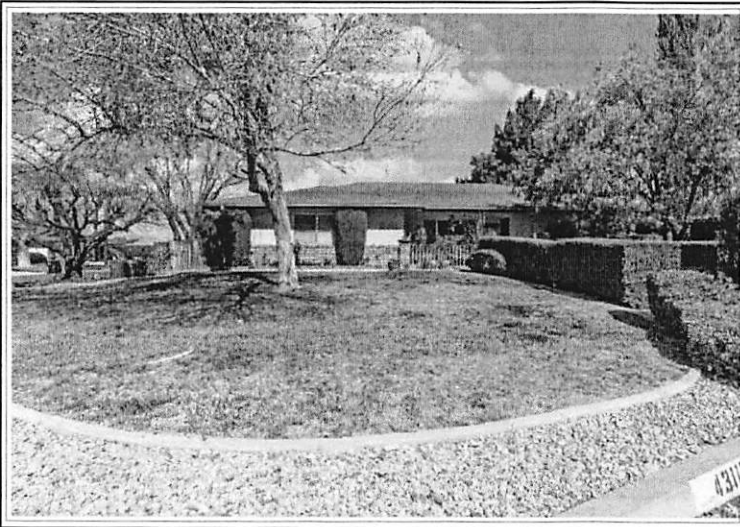
Bedroom

Client: Sandra & Louis Sapanaro	File No.: Babcock
Property Address: 43257 Babcock Ave	Case No.: 6051970
City: Hemet	State: CA Zip: 92544



COMPARABLE SALE #1

43197 Babcock Ave
Hemet
Sale Date: 03-18-2021
Sale Price: \$ 400,000



COMPARABLE SALE #2

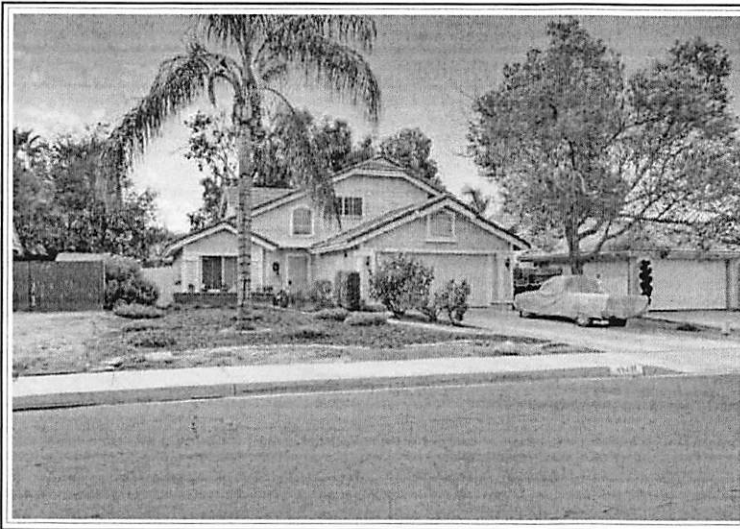
43112 Sampson Ct
Hemet
Sale Date: 04-05-2021
Sale Price: \$ 368,000



COMPARABLE SALE #3

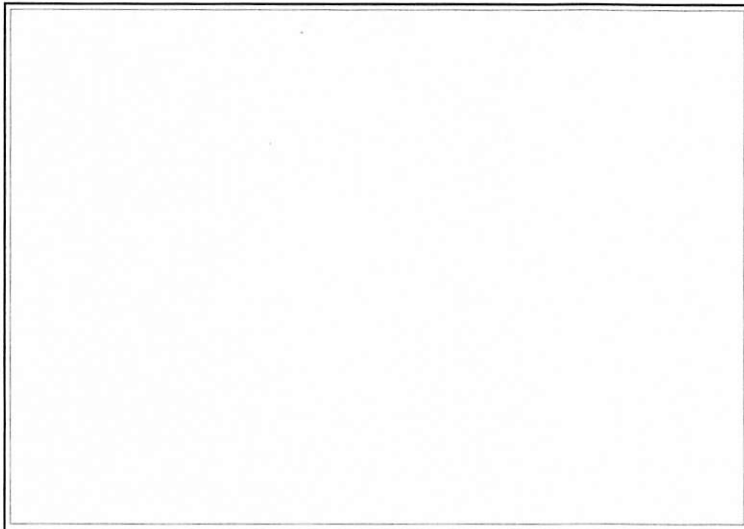
410 Sutro Ct
Hemet
Sale Date: 05-14-2021
Sale Price: \$ 380,000

Client: Sandra & Louis Sapanaro	File No.: Babcock
Property Address: 43257 Babcock Ave	Case No.: 6051970
City: Hemet	State: CA Zip: 92544



COMPARABLE SALE #4

43431 Alto Dr
Hemet
Sale Date: 04-08-2021
Sale Price: \$ 380,000



COMPARABLE SALE #5

Sale Date: 2020
Sale Price: \$ 0

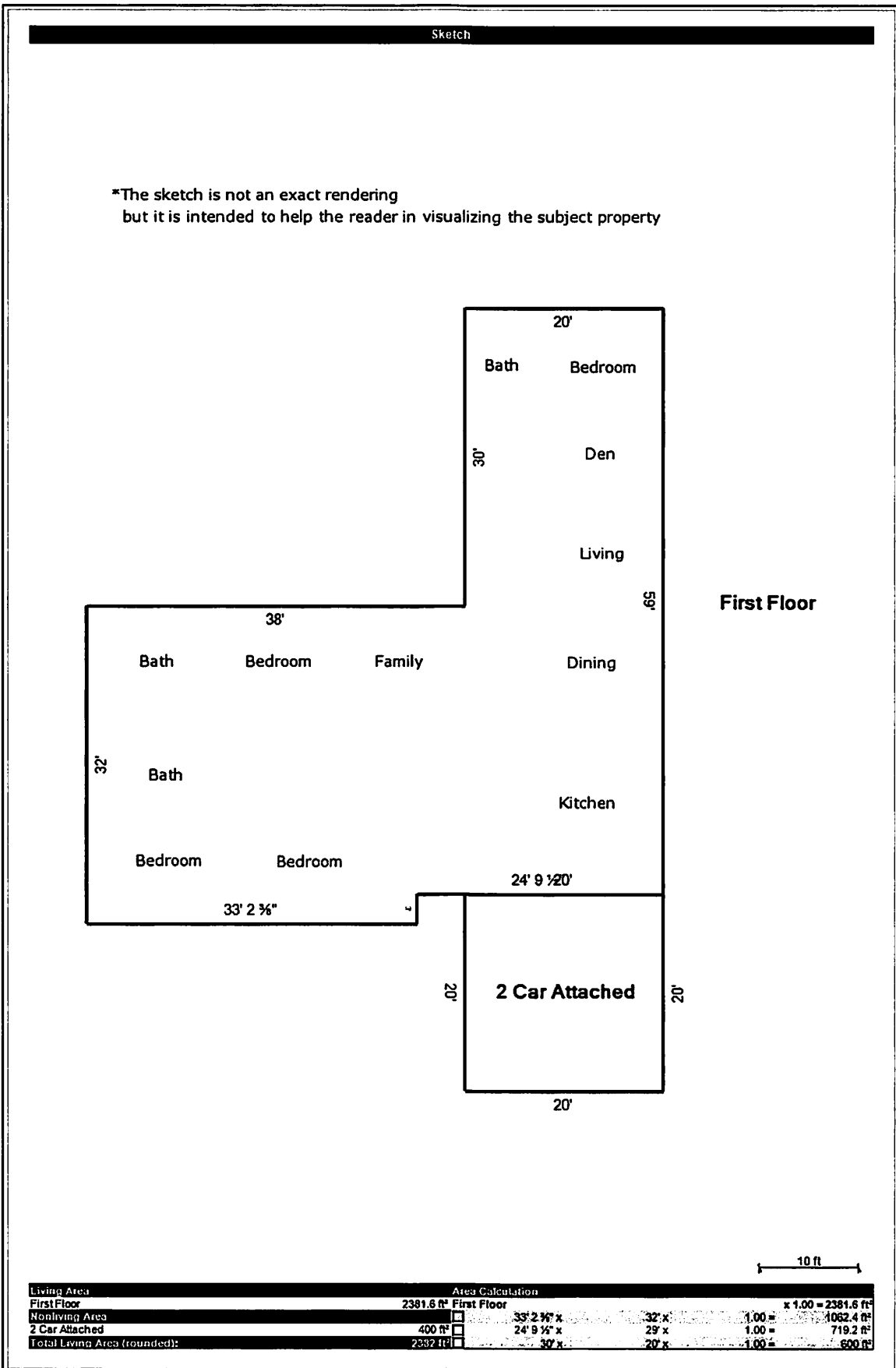


COMPARABLE SALE #6

Sale Date: 2020
Sale Price: \$ 0

FLOORPLAN SKETCH

Client: Sandra & Louis Sapanaro	File No.: Babcock
Property Address: 43257 Babcock Ave	Case No.: 6051970
City: Hemet	State: CA Zip: 92544



PLAT MAP

Client: Sandra & Louis Sapanaro	File No.: Babcock
Property Address: 43257 Babcock Ave	Case No.: 6051970
City: Hemet	State: CA Zip: 92544

43257 BABCOCK AVE, HEMET, CA 92544-1706

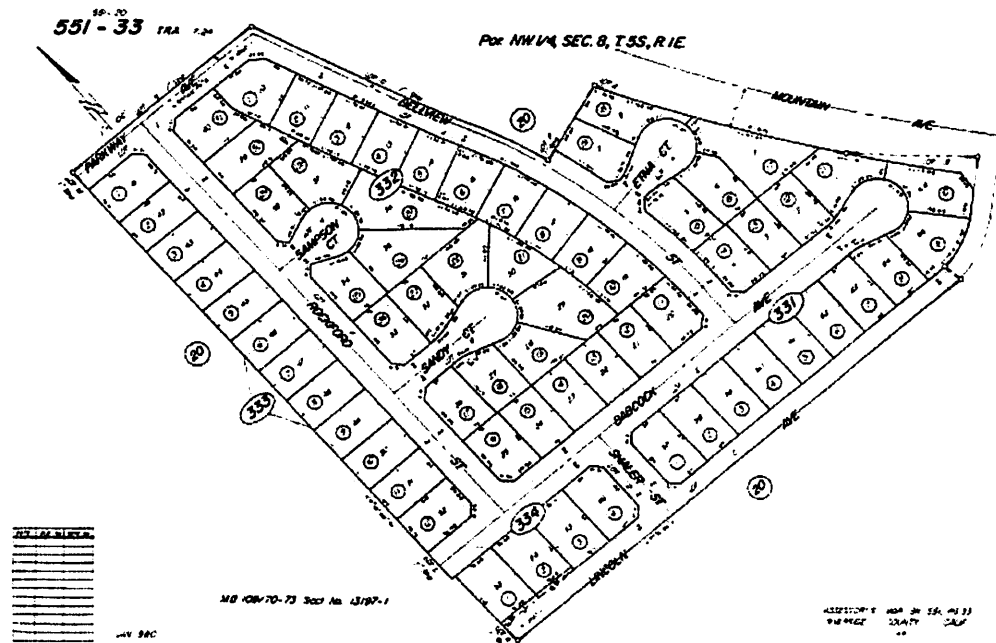


EXHIBIT D

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, state bar number, and address).		FOR COURT USE ONLY
THE DUNNING LAW FIRM Donald T. Dunning, Esq. (#144665) James MacLeod, Esq. (#249145) 4545 Murphy Canyon Road, Suite 200, San Diego, CA 92123 TELEPHONE NO. 858-974-7600 FAX NO. (Optional) 858-974-7601 E-MAIL ADDRESS (Optional) Ddunning@DunningLaw.com ATTORNEY FOR (Name) PLAINTIFF FIRST NATIONAL BANK OF OMAHA		FILED RWB AUG 05 2010 V. ARVIZU AUG 06 2010
SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE STREET ADDRESS 800 NORTH STATE STREET MAILING ADDRESS CITY AND ZIP CODE HEMET CA 92543 BRANCH NAME		
PLAINTIFF: FIRST NATIONAL BANK OF OMAHA, a National Banking Association DEFENDANT: LOUIS SAPANARO, an individual		
JUDGMENT <input type="checkbox"/> By Clerk <input type="checkbox"/> By Default <input checked="" type="checkbox"/> After Court Trial <input checked="" type="checkbox"/> By Court <input type="checkbox"/> On Stipulation <input checked="" type="checkbox"/> Defendant Did Not Appear at Trial		CASE NUMBER: HEC032969

JUDGMENT

1. ☐ **BY DEFAULT**
- Defendant was properly served with a copy of the summons and complaint.
 - Defendant failed to answer the complaint or appear and defend the action within the time allowed by law.
 - Defendant's default was entered by the clerk upon plaintiff's application.
 - ☐ Clerk's Judgment (Code Civ. Proc., § 585(a)). Defendant was sued only on a contract or judgment of a court of this state for the recovery of money.
 - ☐ Court Judgment (Code Civ. Proc., § 585(b)). The court considered
 - ☐ plaintiff's testimony and other evidence.
 - ☐ plaintiff's written declaration (Code Civ. Proc., § 585(d)).
2. ☐ **ON STIPULATION**
- Plaintiff and defendant agreed (stipulated) that a judgment be entered in this case. The court approved the stipulated judgment and
 - ☐ the signed written stipulation was filed in the case.
 - ☐ the stipulation was stated in open court ☐ the stipulation was stated on the record.
3. ☒ **AFTER COURT TRIAL.** The jury was waived. The court considered the evidence.
- The case was tried on (date and time): May 12, 2010
before (name of judicial officer): Commissioner Kathleen Jacobs
 - Appearances by:

<input checked="" type="checkbox"/> Plaintiff (name each): (1) First National Bank of Omaha (2) <input type="checkbox"/> Continued on Attachment 3b.	<input checked="" type="checkbox"/> Plaintiff's attorney (name each): (1) John Farmer (2)
<input type="checkbox"/> Defendant (name each): (1) (2) <input type="checkbox"/> Continued on Attachment 3b.	<input type="checkbox"/> Defendant's attorney (name each): (1) (2)
 - ☒ Defendant did not appear at trial. Defendant was properly served with notice of trial.
 - ☐ A statement of decision (Code Civ. Proc., § 632) ☐ was not ☐ was requested.

PLAINTIFF: FIRST NATIONAL BANK OF OMAHA, a National Banking Association	CASE NUMBER: HEC032969
DEFENDANT: LOUIS SAPANARO, an individual	

JUDGMENT IS ENTERED AS FOLLOWS BY: ☒ THE COURT ☐ THE CLERK

4. ☐ Stipulated Judgment. Judgment is entered according to the stipulation of the parties.

5. Parties. Judgment is

a. ☒ for plaintiff (name each):

FIRST NATIONAL BANK OF OMAHA, a National Banking Association

and against defendant (names):

LOUIS SAPANARO, an individual

c. ☐ for cross-complainant (name each):

and against cross-defendant (name each):

☐ Continued on Attachment 5a.

☐ Continued on Attachment 5c.

b. ☐ for defendant (name each):

d. ☐ for cross-defendant (name each):

6. Amount.

a. ☒ Defendant named in item 5a above must pay plaintiff on the complaint:

(1) <input checked="" type="checkbox"/> Damages	\$16514.27
(2) <input checked="" type="checkbox"/> Prejudgment interest at the annual rate of 10.0000 %	\$2508.60
(3) <input checked="" type="checkbox"/> Attorney fees	\$800.00
(4) <input checked="" type="checkbox"/> Costs	\$397.00
(5) <input type="checkbox"/> Other (specify):	\$0.00
(6) TOTAL	\$ 20219.87

c. ☐ Cross-defendant named in item 5c above must pay cross-complainant on the cross-complaint:

(1) <input type="checkbox"/> Damages	\$
(2) <input type="checkbox"/> Prejudgment interest at the annual rate of %	\$
(3) <input type="checkbox"/> Attorney fees	\$
(4) <input type="checkbox"/> Costs	\$
(5) <input type="checkbox"/> Other (specify):	\$
(6) TOTAL	\$

b. ☐ Plaintiff to receive nothing from defendant named in item 5b.

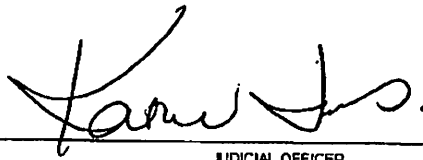
☐ Defendant named in item 5b to recover costs \$
☐ and attorney fees \$

d. ☐ Cross-complainant to receive nothing from cross-defendant named in item 5d.

☐ Cross-defendant named in item 5d to recover costs \$
☐ and attorney fees \$

7. ☐ Other (specify):

Date: 8/2/10

☐ 
JUDICIAL OFFICER

Date:

☐ Clerk, by _____, Deputy

(SEAL)

CLERK'S CERTIFICATE (Optional)

I certify that this is a true copy of the original judgment on file in the court.

Date:

Clerk, by _____, Deputy

EXHIBIT E

EJ-001

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, State Bar number, and telephone number):
Recording requested by and return to:

THE DUNNING LAW FIRM
Donald T. Dunning (#144665)
James MacLeod (#249145)
4545 Murphy Canyon Dr., Suite 200, San Diego, CA 92123

☒ ATTORNEY FOR ☒ JUDGMENT CREDITOR ☐ ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE
STREET ADDRESS: 800 NORTH STATE STREET
MAILING ADDRESS: SAME
CITY AND ZIP CODE: HEMET CA 92543
BRANCH NAME: HEMET DIVISION

DOC # 2010-0433301

09/09/2010 08:00A Fee:18.00

Page 1 of 2

Recorded in Official Records

County of Riverside

Larry W. Ward

Assessor, County Clerk & Recorder



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18

PLAINTIFF: FIRST NATIONAL BANK OF OMAHA
DEFENDANT: LOUIS SAPANARO, AN INDIVIDUAL;

CASE NUMBER: HEC032969

ABSTRACT OF JUDGMENT—CIVIL AND SMALL CLAIMS ☐ Amended

FOR COURT USE ONLY

M 065

1. The ☒ judgment creditor ☐ assignee of record applies for an abstract of judgment and represents the following:

a. Judgment debtor's

Name and last known address

Louis Sapanaro,
An Individual
520 Lanier Street
Hemet CA 92543-6163

b. Driver's license no. [last 4 digits] and state:

c. Social security no. [last 4 digits]: 6038

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address): LOUIS SAPANARO, an individual

520 Lanier Street, Hemet CA 92543-6163

2. ☐ Information on additional judgment debtors is shown on page 2.

4. ☐ Information on additional judgment creditors is shown on page 2.

3. Judgment creditor (name and address):

5. ☐ Original abstract recorded in this county:

FIRST NATIONAL BANK OF OMAHA, a National Banking Association
4545 Murphy Canyon Road, Suite 200, San Diego, CA 92123

a. Date:

b. Instrument No.:

Date: August 10, 2010

James MacLeod

(TYPE OR PRINT NAME)

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:
\$ 20219.87

10. ☐ An ☐ execution lien ☐ attachment lien is endorsed on the judgment as follows:

7. All judgment creditors and debtors are listed on this abstract.

a. Amount: \$ 0.00

8. a. Judgment entered on (date): August 5, 2010

b. In favor of (name and address):

b. Renewal entered on (date):

9. ☐ This judgment is an installment judgment.

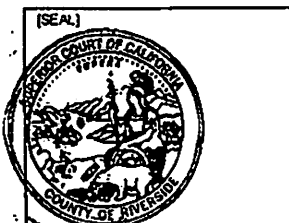
11. A stay of enforcement has

a. ☒ not been ordered by the court.

b. ☐ been ordered by the court effective until (date):

12. a. ☒ I certify that this is a true and correct abstract of the judgment entered in this action.

b. ☐ A certified copy of the judgment is attached.



This abstract issued on (date):

AUG 13 2010

Clerk, by DS Jagdhan Deputy

Form Adopted for Mandatory Use
Judicial Council of California
EJ-001 (Rev. January 1, 2008)

ABSTRACT OF JUDGMENT—CIVIL
AND SMALL CLAIMS

Page 1 of 2
Code of Civil Procedure, §§ 489.480,
674, 700.190

American LegalNet, Inc.

PLAINTIFF: FIRST NATIONAL BANK OF OMAHA	CASE NUMBER: HEC032969
DEFENDANT: LOUIS SAPANARO, AN INDIVIDUAL;	

NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:

13. Judgment creditor (*name and address*):

14. Judgment creditor (*name and address*):

15. ☐ Continued on Attachment 15.

INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:

16. Name and last known address

Driver's license no. [last 4 digits]
and state:

☐ Unknown

Social security no. [last 4 digits]:

☐ Unknown

Summons was personally served at or mailed to (*address*):

17. Name and last known address

Driver's license no. [last 4 digits]
and state:

☐ Unknown

Social security no. [last 4 digits]:

☐ Unknown

Summons was personally served at or mailed to (*address*):

18. Name and last known address

Driver's license no. [last 4 digits]
and state:

☐ Unknown

Social security no. [last 4 digits]:

☐ Unknown

Summons was personally served at or mailed to (*address*):

19. Name and last known address

Driver's license no. [last 4 digits]
and state:

☐ Unknown

Social security no. [last 4 digits]:

☐ Unknown

Summons was personally served at or mailed to (*address*):

20. ☐ Continued on Attachment 20.

EXHIBIT F

JUL 27 2020

EJ-190

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, and State Bar number): After recording, return to: Donald T. Dunning 144665 James MacLeod 249145 The Dunning Law Firm APC 4545 Murphy Canyon Rd Suite 200 San Diego CA 92123 TEL NO.: (858) 974-7600 FAX NO. (optional): (858) 974-7601 E-MAIL ADDRESS (Optional): ddunning@dunninglaw.com <input checked="" type="checkbox"/> ATTORNEY FOR <input type="checkbox"/> JUDGMENT CREDITOR <input type="checkbox"/> ASSIGNEE OF RECORD	
SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE STREET ADDRESS: 30755-D AULD ROAD MAILING ADDRESS: SAME CITY AND ZIP CODE: MURRIETA, CA 92563 BRANCH NAME: SOUTHWEST JUSTICE CENTER	
PLAINTIFF: FIRST NATIONAL BANK OF OMAHA, a National Banking Association DEFENDANT: LOUIS SAPANARO, an individual	FOR RECORDER'S USE ONLY CASE NUMBER: HEC032969
APPLICATION FOR AND RENEWAL OF JUDGMENT	
<input checked="" type="checkbox"/> Judgment creditor <input type="checkbox"/> Assignee of record applies for renewal of the judgment as follows: 1. Applicant (name and address): FIRST NATIONAL BANK OF OMAHA c/o THE DUNNING LAW FIRM APC 4545 MURPHY CANYON RD, #200, SAN DIEGO, CA 92123 2. Judgment debtor (name and last known address): LOUIS SAPANARO 520 LANIER STREET HEMET, CA 92543 3. Original judgment a. Case number (specify): HEC032969 b. Entered on (date): 8/5/2010 c. Recorded: (1) Date: 9/9/2010 (2) County: RIVERSIDE (3) Instrument No.: 2010-0433301 4. <input type="checkbox"/> Judgment previously renewed (specify each case number and date): 5. <input checked="" type="checkbox"/> Renewal of money judgment a. Total judgment\$ 20,219.87 b. Costs after judgment\$ 190.00 c. Subtotal (add a and b)\$ 20,409.87 d. Credits after judgment\$ 0.00 e. Subtotal (subtract d from c)\$ 20,409.87 f. Interest after judgment\$ 20,073.90 g. Fee for filing renewal application\$ 45.00 h. Total renewed judgment (add e, f, and g) \$ 40,528.77 i. <input type="checkbox"/> The amounts called for in items a-h are different for each debtor. These amounts are stated for each debtor on Attachment 5.	
FOR COURT USE ONLY <div style="text-align: center;">FILED SUPERIOR COURT OF CALIFORNIA COUNTY OF RIVERSIDE JUL 27 2020 B. Shorter <i>BS</i></div>	

VIA FAX FILE

SHORT TITLE:
FIRST NATINAL BANK v. LOUIS SAPANARO

CASE NUMBER:
HEC032969

6. ☐ Renewal of judgment for ☐ possession.
☐ sale.
- a. ☐ If judgment was not previously renewed, terms of judgment as entered:
- b. ☐ If judgment was previously renewed, terms of judgment as last renewed:
- c. ☐ Terms of judgment remaining unsatisfied:

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: July 13, 2020

Donald T. Dunning

(TYPE OR PRINT NAME)

(SIGNATURE OF DECLARANT)

EJ-195

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and Address) Donald T. Dunning 144665-James MacLeod 2491425 (858) 974-7600 (858) 974-7601		TELEPHONE NO.: 974-7600 974-7601	FOR COURT USE ONLY
The Dunning Law Firm APC 4545 Murphy Canyon Rd Suite 200 San Diego CA 92123			FILED SUPERIOR COURT OF CALIFORNIA COUNTY OF RIVERSIDE JUL 27 2020 <u>B. Shorter</u> <i>BS</i>
ATTORNEY FOR (Name): FIRST NATIONAL BANK OF OMAHA			
NAME OF COURT: SUPERIOR COURT OF CALIFORNIA- RIVERSIDE STREET ADDRESS: 30755-D AULD ROAD MAILING ADDRESS: SAME CITY AND ZIP CODE: MURRIETA, CA 92563 BRANCH NAME: SOUTHWEST JUSTICE CENTER			
PLAINTIFF: FIRST NATIONAL BANK OF OMAHA, a National Banking Associati DEFENDANT: LOUIS SAPANARO, an individual			
NOTICE OF RENEWAL OF JUDGMENT			CASE NUMBER: HEC032969

KDI
JUL 30 2020

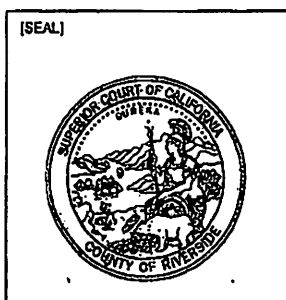
TO JUDGMENT DEBTOR (name):

LOUIS SAPANARO

1. This renewal extends the period of enforceability of the judgment until 10 years from the date the application for renewal was filed.
2. If you object to this renewal, you may make a motion to vacate or modify the renewal with this court.
3. You must make this motion within 30 days after service of this notice on you.
4. A copy of the *Application for and Renewal of Judgment* is attached (Cal. Rules of Court, rule 3.1900).

Date: JUL 27 2020

Clerk, by B. Shorter, Deputy



See CCP 683.160 for information on method of service

Page 1 of 1

EXHIBIT G

RECORDING REQUESTED BY

NAME: THE DUNNING LAW FIRM, APC

WHEN RECORDED MAIL TO:

NAME: The Dunning Law Firm APC

ADDRESS: 9619 Chesapeake Dr., Ste. 210

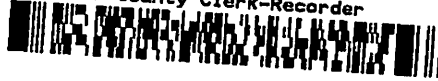
CITY/STATE/ZIP: San Diego, CA 92123

(DOCUMENT WILL ONLY BE RETURNED TO NAME & ADDRESS IDENTIFIED ABOVE)

2021-0212097

04/05/2021 03:24 PM Fee: \$ 118.00
Page 1 of 3

Recorded in Official Records
County of Riverside
Peter Aldana
Assessor-County Clerk-Recorder



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112

ABSTRACT OF JUDGMENT
(DOCUMENT TITLE)

EJ-001

FEB 03 2021

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, and State Bar number):
After recording, return to:

THE DUNNING LAW FIRM APC
Donald T. Dunning (#144665)
James MacLeod (#249145)
9619 Chesapeake Dr., Ste 210, San Diego, CA 92123
Telephone: (858) 974-7600 Facsimile: (858) 974-7601

TEL NO.:

FAX NO. (optional):

E-MAIL ADDRESS (Optional):

☒ ATTORNEY FOR ☒ JUDGMENT CREDITOR ☐ ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE

STREET ADDRESS: 30755-D AULD ROAD

MAILING ADDRESS: SAME

CITY AND ZIP CODE: MURRIETA, CA 92563

BRANCH NAME: SOUTHWEST JUSTICE CENTER

FOR RECORDER'S USE ONLY

PLAINTIFF: FIRST NATIONAL BANK OF OMAHA, a National Banking Association

CASE NUMBER:

DEFENDANT: LOUIS SAPANARO, an individual

HEC032969

ABSTRACT OF JUDGMENT—CIVIL
AND SMALL CLAIMS

☒ Amended

FOR COURT USE ONLY

1. The ☒ judgment creditor ☐ assignee of record
applies for an abstract of judgment and represents the following:

a. Judgment debtor's

Name and last known address

LOUIS SAPANARO
AN INDIVIDUAL
520 LANIER STREET
HEMET CA 92543-6163

b. Driver's license no. (last 4 digits) and state:

☒ Unknown

c. Social security no. (last 4 digits): 6038

☐ Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address):

LOUIS SAPANARO, an individual
520 Lanier Street, Hemet CA 92543-6163

2. ☐ Information on additional judgment debtors is
shown on page 2.

4. ☐ Information on additional judgment creditors is
shown on page 2.

3. Judgment creditor (name and address):

5. ☒ Original abstract recorded in this county: RIVERSIDE

FIRST NATIONAL BANK OF OMAHA, a National Banking Association
9619 Chesapeake Dr., Suite 210, San Diego, CA 92123

a. Date: September 9, 2010

b. Instrument No.: 2010-0433301

Date: February 4, 2021

Donald T. Dunning

(TYPE OR PRINT NAME)

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:
\$ 40,528.77

10. ☐ An ☐ execution lien ☐ attachment lien
is endorsed on the judgment as follows:

7. All judgment creditors and debtors are listed on this abstract.

a. Amount: \$ 0.00

8. a. Judgment entered on (date): August 5, 2010

b. In favor of (name and address):

b. Renewal entered on (date): July 27, 2020

9. ☐ This judgment is an installment judgment.

11. A stay of enforcement has

a. ☒ not been ordered by the court.

b. ☐ been ordered by the court effective until
(date):

12. a. ☒ I certify that this is a true and correct abstract of
the judgment entered in this action.

b. ☐ A certified copy of the judgment is attached.

Clerk, by J. RANDLE, Deputy

(SEAL)



This abstract issued on (date):
MAR 12 2021

PLAINTIFF: FIRST NATIONAL BANK OF OMAHA, a National Banking Association	COURT CASE NO.:
DEFENDANT: LOUIS SAPANARO, an individual	HEC032969

NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:

13. Judgment creditor (*name and address*):

14. Judgment creditor (*name and address*):

15. ☐ Continued on Attachment 15.

INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:

16. Name and last known address

Driver's license no. (last 4 digits) and state:

☐ Unknown

Social security no. (last 4 digits):

☐ Unknown

Summons was personally served at or mailed to (*address*):

17. Name and last known address

Driver's license no. (last 4 digits) and state:

☐ Unknown

Social security no. (last 4 digits):

☐ Unknown

Summons was personally served at or mailed to (*address*):

18. Name and last known address

Driver's license no. (last 4 digits) and state:

☐ Unknown

Social security no. (last 4 digits):

☐ Unknown

Summons was personally served at or mailed to (*address*):

19. Name and last known address

Driver's license no. (last 4 digits) and state:

☐ Unknown

Social security no. (last 4 digits):

☐ Unknown

Summons was personally served at or mailed to (*address*):

20. ☐ Continued on Attachment 20.

EXHIBIT H

IMPORTANT INFORMATION

Payments:
P.O. Box 650856
Dallas, TX 75265-0856

Payments - Overnight:
Caliber Home Loans
Attn: Lockbox Operations 650856
2701 East Grauwiler Rd., BLDG 1
Irving, TX 75061

Fax Numbers:
Fax payoff requests: 1-405-608-2003

Questions about Tax:
Phone: 1-844-815-6406
P.O. Box 9209
Coppell, TX 75019-9210

Correspondence Address:
P.O. Box 24610
Oklahoma City, OK 73124

Questions about Property Insurance:
Phone: 1-866-825-9268
P.O. Box 7731
Springfield, OH 45501

Questions about Mortgage Insurance:
P.O. Box 272556
Oklahoma City, OK 73137-2556

Spanish to English 7-1-1 or 1-888-777-5861
TTY to Voice 7-1-1 or 1-800-735-2989

Notices of Error, Credit Disputes, Requests for Information or Qualified Written Requests must be sent to: P.O. Box 270415, Oklahoma City, OK 73137. Please include your specific concern or question and account number.

Oregon Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 800-401-6587. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

Caliber Home Loans, Inc. is a mortgage servicer registered with the Superintendent of the NY Department of Financial Services. If you are a customer whose property is located in the state of NY, you may file a complaint and obtain further information about Caliber Home Loans by contacting the New York State Department of Financial Services Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Caliber utilizes third-party providers in connection with the servicing of your loan. Caliber remains responsible for all actions taken by the third-party providers.

IMPORTANT PAYMENT INFORMATION

Payment Options: Caliber Home Loans, Inc. provides you the following options for making your loan payments.

- Mail: P.O. Box 650856, Dallas, TX 75265-0856
- One Time ACH - Online: www.CaliberHomeLoans.com
- Pay-by-phone: 1-800-401-6587
- Automatic Deduction: Recurring ACH enroll at www.CaliberHomeLoans.com

Online Services: Caliber Home Loans, Inc. offers a variety of online services to help you better manage your mortgage loan including:

- Payments
- Electronic Statements
- "Notify Me" Alerts

You can also view your loan payment history, principal balance, interest rate and escrow account activity. Simply visit www.CaliberHomeLoans.com and select "Customer Login" from the home page. For further assistance, please contact us at 1-800-401-6587.

Payment Information: Additional Amount: Please designate how you want additional funds to be applied; we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied per the terms of your mortgage loan documents. Regardless of the account status, principal prepayments will only be applied to your account if your contract allows for prepayments.

Your payment is credited on the day it is received at our payment center. It is not credited the day it is postmarked. Payments made by check are processed electronically by using the information listed on the check. Payments by check authorize us to create a one-time electronic funds transfer and process the payment as either a paper check or electronic draft. The check will not be returned to you. If the check does not clear at the time it is presented for processing, we may attempt to withdraw funds from your account electronically one or more times. Allowable fees may apply for returned or rejected payments.

Notice of Negative Information: We may report information about your account to the Credit Bureaus. Late payment, missed payments, other defaults, or bankruptcy filing on your account may be reflected in your credit report.

INSURANCE/PROPERTY TAX INFORMATION

Insurance Requirements: The terms of your loan require that you maintain homeowner's insurance coverage. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA. Policy Information: To protect our mutual interests, the mortgage clause of your policy must include the following: Caliber Home Loans ISAOA, P.O. Box 7731, Springfield, OH 45501. You may also mail or fax a copy of the declaration page to our office (Fax # 1-937-525-4120). For insurance questions you can reach our Insurance Department at 1-866-825-9268.

Property: In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-866-940-2335 so that we may guide you through this process. You can also write to us at Insurance Claims, Caliber Home Loans, PO Box 6501, Springfield, OH 45501-6501.

Loans with Escrowed Tax: For Tax questions call 1-844-815-6406. If your property taxes are paid from an escrow account with us and you receive a tax bill, please forward the bill immediately to the following address: Caliber Home Loans, Inc., P.O. Box 9209, Coppell, TX 75019-9210. Please be sure to write your loan number on the bill. You may also fax current tax bills to our Tax Department at 1-509-797-9974. Evidence of payment for delinquent taxes should be faxed to 817-826-1258.

FEE SCHEDULE (UNLESS LIMITED BY STATE LAW)*

Appraisal Fee (up to):	\$1,200.00	Late Fees:	Varies	Release / Reconveyance Fee (up to):	\$600.00
Assumption Fee (up to):	\$900.00	Partial Release (up to):	\$500.00	Returned Check Fee:	Varies
Bankruptcy Attorney Fees:	Varies	Policeman, Fireman, Rescue Services (up to):	\$30.00	Subordination (up to):	\$250.00
Brokers Price Opinion (up to):	\$250.00	Prepayment Penalty:	Varies	Title Search (up to):	\$500.00
CEMA Document Fee (Non-Caliber to Caliber):	\$300.00	Property Inspection (up to):	\$110.00	Vacant Property Registration (up to):	\$11,000.00
Fax Fee:	\$5.00	Property Preservation:	Varies		
Foreclosure Attorney Fees:	Varies	Recast (up to):	\$250.00		

*May be subject to change
Other fees may apply. For complete list visit our website at www.CaliberHomeLoans.com

MORTGAGE COUNSELING AND ASSISTANCE AND BANKRUPTCY NOTICE

Mortgage Counseling and Assistance: If you would like counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at www.hud.gov or call 1-800-569-4287.

Automated Account Information: Account information is easy to access through Caliber Home Loans, Inc. Automated Phone Service by calling 800-401-6587. Please have your loan number and your Social Security Number to access this convenient service. Automated information is available 24/7.

Bankruptcy Notice: Please note that notwithstanding anything herein to the contrary, in the event you are subject to an "Automatic Stay" issued by a United States Bankruptcy court, this communication is not intended to collect, assess, or recover a debt. In the event the referenced debt has been discharged in bankruptcy, this communication is not intended to collect, recover, or offset any such debt as a personal liability to you. Please be advised that this communication constitutes neither a demand for payment nor a notice of personal liability. However, unless the bankruptcy court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired. This means that, unless otherwise ordered by the bankruptcy court, if the requirements of the loan document are not met and the "Automatic Stay" is no longer in effect, we can pursue whatever remedy rights we hold in the property pursuant to the security agreement, such as the right to foreclose. This notice is not intended as legal advice and you should consult your lawyer if you have any legal questions about your rights.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose.

IMPORTANT REFINANCE/PURCHASE INFORMATION

Caliber Home Loans, Inc., 1525 S. Beltline Rd Coppell, TX 75019 NMLS ID #15622 (www.nmlsconsumeraccess.org). 1-800-401-6587. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates, and programs are subject to change without prior notice. All products are subject to credit and property approval. Not all products are available in all states or for all dollar amounts. Other restrictions and limitations apply. Caliber Home Loans, Inc. is required to disclose the following license information: Alaska Mortgage Lender License No. AK 15622; Arizona Mortgage Banker License No. 0923637; Licensed by The Department of Corporations under the California Residential Mortgage Lending Act, Finance Lender Licensee; CO: Regulated by the Division of Real Estate; DE: Licensed by the Delaware State Bank Commissioner, License 5202 expires 12/31; Georgia Residential Mortgage Lender License No. 7330; Illinois: For licensing information, go to: www.nmlsconsumeraccess.org; Kansas: licensed mortgage company, License Number SL.0000796; Massachusetts: Lender, License ML15622; Minnesota: MN-MO-40149066. This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4); Licensed by the Mississippi Department of Banking and Consumer Finance; Montana Mortgage Lender License No. 15622; Licensed by the New Hampshire Banking Department; NV: 3753 Howard Hughes Parkway, Suite 257, Las Vegas, NV 89169, (702) 784-5975; Licensed mortgage banker n.s.--N.J. Department of Banking; Licensed Mortgage Banker-NYS Department of Financial Services; Ohio MBMB.850184.000; Oregon Mortgage Lender License ML-324; Rhode Island Licensed Lender; Washington Consumer Loan Company License No. CL-15622.



You may update your personal information by visiting our website at www.CaliberHomeLoans.com or call 1-800-401-6587.

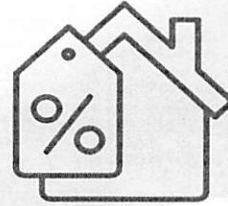
Rates are extremely low! Refinancing may help you meet your financial goals.



- Lower your mortgage rate
- Own your home faster with a shorter term
- Save on your monthly payment
- Pay down high-interest debt!

Rates can change daily, you should take advantage while they're at historic lows.

Since you're already a Caliber customer, **we'll waive our lender fee.**



759-3106-0521F

CALL 855-282-9750 TO GET STARTED.

**See reverse side for important disclaimers.*



Fannie Mae
STAR™ Performer
Servicing Award Winner
2015, 2016, 2017, 2018, 2019

4.9 ★★★★★ 2,156 Google reviews
Mortgage lender rating as of 05/17/20.

CALIBER'S CLEAR CUSTOMER COMMITMENT. We want you as a Customer for life, which is why we created the Caliber CLEAR Customer Commitment. As a Leading Lender, we promise to Educate you and be Accessible to you so we can build a Relationship with you.

By refinancing your existing loan, your total finance charges may be higher over the life of the loan.

Waived Lender Fees offer applies to direct originations made by Caliber Home Loans, Inc. with the Consumer Direct Department and is not available on loans obtained through Caliber's retail branches or external mortgage brokers. You must submit a complete loan application by 6/30/21 to qualify. Discount cannot be combined with any other offer. Lender fees do not include discount points or any third-party fees associated with the refinance.

Caliber Home Loans, Inc., 1525 South Belt Line Rd., Coppell, TX 75019 (NMLS#15622) (www.nmlsconsumeraccess.org). 1-800-621-1426. Copyright©2019. All Rights Reserved. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates, and programs are subject to change based on marketer conditions. All products are subject to credit and property approval. Not all products are available in all states or for all dollar amounts. Other restrictions and limitations apply. Caliber Home Loans, Inc. is required to disclose the following license information: Alaska Mortgage Lender License No. AK15622; Arizona Mortgage Banker License No. 0923637; Licensed by The Department of Business Oversight under the California Residential Mortgage Lending Act, Finance Lender Licensee; CO, Regulated by the Division of Real Estate; DE; Licensed by the Delaware State Bank Commissioner, License 5202 expires 12/31; Georgia Residential Mortgage Lender License No. 7330; Illinois Residential Mortgage Licensee No. MB.0004043, by the Illinois Division of Banking, 320 West Washington St., Springfield, IL 62786, (217) 782-3000; Kansas-licensed mortgage company, License Number SL.0000796; Massachusetts; Lender License ML15622; Minnesota: MN-MO-40149066, This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4); Licenses by the Mississippi Department of Banking and Consumer Finance; Missouri Branch NMLS ID 1645570; Montana Mortgage Lender License No. 15622; Licensed by the New Hampshire Banking Department; NV: 3753 Howard Hughes Parkway, Suite 257, Las Vegas, NV 89169, (702) 784-5975; Licensed mortgage banker n.s.--NJ Department of Banking; Licensed Mortgage Banker-NYS Department of Financial Services; Ohio MBMB.850184.000; Oregon Mortgage Lender License ML-324; Rhode Island Licensed Lender; VA NMLS 15622 (www.nmlsconsumeraccess.org); Washington Consumer Loan Company License No. CL-15622.

759-3107-0521B

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

The Ashcraft Firm

29970 Technology Drive, Suite 217, Murrieta, CA 92563

A true and correct copy of the foregoing document entitled: **DEBTOR'S NOTICE OF MOTION AND MOTION TO AVOID LIEN UNDER 11 U.S.C. § 522(f) (REAL PROPERTY)** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) 08/17/2021, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Karl T. Anderson, Chapter 7 Trustee, 2edansie@gmail.com

Valerie Smith with PRA Receivables Management LLC, claims@recoverycorp.com

US Trustee (RS), ustregion16.rs.ecf@usdoj.gov

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On (date) 08/17/2021, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

The Hon. Mark D. Houle, USBC, 3420 Twelfth Street, Suite 125, Riverside, CA 92501

Louis and Sandra Sapanaro, 43257 Babcock Avenue, Hemet, CA 92544

☒ Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

8/17/2021
Date

Joselina Medrano, SBN 165951

Printed Name


Signature

SERVED BY UNITED STATES MAIL, CERTIFIED MAIL OR OVERNIGHT MAIL (indicate method for each person or entity served):

(Attached page to Proof of Service of Document-please include any additional or alternative addresses and attach additional pages if needed)

(Certified Mail required for service on a national bank.)

1st lienholder (name and address) Atty. Greg Smallwood, EVP and General Counsel Caliber Home Loans 1525 S. Belt Line Road Coppell, TX 75019	Address from: <input type="checkbox"/> Proof of claim <input checked="" type="checkbox"/> Secretary of State <input type="checkbox"/> FDIC website <input checked="" type="checkbox"/> Other (specify): Caliber Home Loans corporate website	Delivery Method <input checked="" type="checkbox"/> United States mail <input type="checkbox"/> Certified mail – Tracking # _____ <input type="checkbox"/> Overnight mail – Tracking # _____ Carrier Name: _____
1st lienholder (name) and Agent for Service of Process (name and address) Caliber Home Loans c/o C T Corporation System, Agent for Service of Process 28 Liberty Street New York, NY 10005	Address from: <input type="checkbox"/> Proof of claim <input checked="" type="checkbox"/> Secretary of State <input type="checkbox"/> FDIC website <input type="checkbox"/> Other (specify):	Delivery Method <input checked="" type="checkbox"/> United States mail <input type="checkbox"/> Certified mail – Tracking # _____ <input type="checkbox"/> Overnight mail – Tracking # _____ Carrier Name: _____
1st lienholder (name) and Servicing Agent (name and address)	Address from: <input type="checkbox"/> Proof of claim <input type="checkbox"/> Secretary of State <input type="checkbox"/> FDIC website <input type="checkbox"/> Other (specify):	Delivery Method <input type="checkbox"/> United States mail <input type="checkbox"/> Certified mail – Tracking # _____ <input type="checkbox"/> Overnight mail – Tracking # _____ Carrier Name: _____

2nd lienholder (name and address) Clark D. Lauritzen, Chairman & President First National Bank of Omaha 1601 Capitol Avenue Omaha, NE 68102	Address from: <input type="checkbox"/> Proof of claim <input type="checkbox"/> Secretary of State <input checked="" type="checkbox"/> FDIC website <input checked="" type="checkbox"/> Other (specify): First National Bank of Omaha website	Delivery Method <input type="checkbox"/> United States mail <input checked="" type="checkbox"/> Certified mail – Tracking # _____ <input type="checkbox"/> Overnight mail – Tracking # _____ Carrier Name: _____
2nd lienholder (name) and Agent for Service of Process (name and address) First National Bank of Omaha Agent for Service of Process 1620 Dodge Street, Stop Code:3290 Omaha, NE 68197	Address from: <input type="checkbox"/> Proof of claim <input type="checkbox"/> Secretary of State <input type="checkbox"/> FDIC website <input checked="" type="checkbox"/> Other (specify): Corporate website; Customer Service phone call	Delivery Method <input type="checkbox"/> United States mail <input checked="" type="checkbox"/> Certified mail – Tracking # _____ <input type="checkbox"/> Overnight mail – Tracking # _____ Carrier Name: _____
2nd lienholder (name) and Servicing Agent (name and address) First National Bank of Omaha c/o James MacLeod, Atty. The Dunning Law Firm 4545 Murphy Canyon Drive, Suite 200 San Diego, CA 92123	Address from: <input type="checkbox"/> Proof of claim <input type="checkbox"/> Secretary of State <input type="checkbox"/> FDIC website <input checked="" type="checkbox"/> Other (specify): Court documents.	Delivery Method <input type="checkbox"/> United States mail <input checked="" type="checkbox"/> Certified mail – Tracking # _____ <input type="checkbox"/> Overnight mail – Tracking # _____ Carrier Name: _____

This form is optional. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

3rd lienholder (name and address)	Address from: <input type="checkbox"/> Proof of claim <input type="checkbox"/> Secretary of State <input type="checkbox"/> FDIC website <input type="checkbox"/> Other (specify):	Delivery Method <input type="checkbox"/> United States mail <input type="checkbox"/> Certified mail – Tracking # _____ <input type="checkbox"/> Overnight mail – Tracking # _____ Carrier Name: _____
3rd lienholder (name) and Agent for Service of Process (name and address)	Address from: <input type="checkbox"/> Proof of claim <input type="checkbox"/> Secretary of State <input type="checkbox"/> FDIC website <input type="checkbox"/> Other (specify):	Delivery Method <input type="checkbox"/> United States mail <input type="checkbox"/> Certified mail – Tracking # _____ <input type="checkbox"/> Overnight mail – Tracking # _____ Carrier Name: _____
3rd lienholder (name) and Servicing Agent (name and address)	Address from: <input type="checkbox"/> Proof of claim <input type="checkbox"/> Secretary of State <input type="checkbox"/> FDIC website <input type="checkbox"/> Other (specify):	Delivery Method <input type="checkbox"/> United States mail <input type="checkbox"/> Certified mail – Tracking # _____ <input type="checkbox"/> Overnight mail – Tracking # _____ Carrier Name: _____

Alternative/additional address (name and address) First National Bank of Omaha c/o Donald T. Dunning, Atty. 9619 Chesapeake Drive, Suite 210 San Diego, CA 92123	Address from: <input type="checkbox"/> Proof of claim <input type="checkbox"/> Secretary of State <input type="checkbox"/> FDIC website <input checked="" type="checkbox"/> Other (specify): Court documents	Delivery Method <input type="checkbox"/> United States mail <input checked="" type="checkbox"/> Certified mail – Tracking # _____ <input type="checkbox"/> Overnight mail – Tracking # _____ Carrier Name: _____
Alternative/additional address (name and address)	Address from: <input type="checkbox"/> Proof of claim <input type="checkbox"/> Secretary of State <input type="checkbox"/> FDIC website <input type="checkbox"/> Other (specify):	Delivery Method <input type="checkbox"/> United States mail <input type="checkbox"/> Certified mail – Tracking # _____ <input type="checkbox"/> Overnight mail – Tracking # _____ Carrier Name: _____

This form is optional. It has been approved for use in the United States Bankruptcy Court for the Central District of California.